

Certificate of Notice Page 1 of 3
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Bethanne Harkins
Debtor

Case No. 12-19301-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Marie
Form ID: pdf900

Page 1 of 1
Total Noticed: 7

Date Rcvd: Mar 29, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2018.

db #+Bethanne Harkins, 815 Stanwood Street, Philadelphia, PA 19111-2320
ust +BRENDA D. GISH, Office of United States Trustee - U.S. D, Federal Building,
 228 Walnut Street, 11th Floor, Harrisburg, PA 17101-1714
13108512 +U.S Bank National Association, Trustee for Pennsyl, 211 North Front Street,
 Harrisburg, PA 17101-1406, Attn: ALSV/ Anne

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Mar 30 2018 04:10:28 Frederic J. Baker,
 Office of United States Trustee, 833 Chestnut Street, Suite 500,
 Philadelphia, PA 19107-4405
ust +E-mail/Text: USTPRegion03.WL.ECF@USDOJ.GOV Mar 30 2018 04:10:28 SHAKIMA L. DORTCH,
 U.S. Dept. of Justice - U.S. Trustee, 844 N. King Street, Suite 2207,
 Wilmington, DE 19801-3519
ust +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Mar 30 2018 04:10:28 United States Trustee,
 228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Mar 30 2018 04:10:28 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 TOTAL: 4

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
13839228 U.S. Bk Natl Associate Trustee for the Pa Housing

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 31, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 29, 2018 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor Pennsylvania Housing Finance Agency
agornall@kmllawgroup.com, bkgroup@kmllawgroup.com
ERIK B. JENSEN on behalf of Plaintiff Bethanne Harkins akeem@jensenbagnatolaw.com,
gilberto@jensenbagnatolaw.com;mjmecf@gmail.com
ERIK B. JENSEN on behalf of Debtor Bethanne Harkins akeem@jensenbagnatolaw.com,
gilberto@jensenbagnatolaw.com;mjmecf@gmail.com
KEVIN G. MCDONALD on behalf of Creditor U.S. Bank National Association et al ...
bkgroup@kmllawgroup.com
KEVIN G. MCDONALD on behalf of Creditor Pennsylvania Housing Finance Agency
bkgroup@kmllawgroup.com
LEON P. HALLER on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com,
dmaurer@pkh.com;mgutshall@pkh.com
THOMAS I. PULEO on behalf of Creditor Pennsylvania Housing Finance Agency
tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
WILLIAM C. MILLER, Esq. ecfemails@phl13trustee.com, philaecf@gmail.com

TOTAL: 8

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

Bethanne Harkins	<u>Debtor</u>	CHAPTER 13
U.S. BANK NATIONAL ASSOCIATION, TRUSTEE FOR THE PENNSYLVANIA HOUSING FINANCE AGENCY		NO. 12-19301 amc
	<u>Movant</u>	
vs.		
Bethanne Harkins	<u>Debtor</u>	11 U.S.C. Section 362
William C. Miller Esq.	<u>Trustee</u>	

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$20,336.91**, which breaks down as follows;

Post-Petition Payments:	March 2017 through March 2018 at \$1,437.00/month
Late Charges:	March 2017 through March 2018 at \$48.07/month
Fees & Costs Relating to Motion:	\$1,031.00
Total Post-Petition Arrears	\$20,336.91

2. The Debtor shall cure said arrearages in the following manner:
 - a). Within seven (7) days of the filing of this Stipulation, Debtor shall file an Amended Chapter 13 Plan to include the post-petition arrears of **\$20,336.91**.
 - b). Movant shall file an Amended or Supplemental Proof of Claim to include the post-petition arrears of **\$20,336.91** along with the pre-petition arrears;
 - c). The new 410A form for a Proof of Claim shall not be required for this Amended or Supplemental Proof of Claim.

3. Beginning with the payment due April 1, 2018 and continuing thereafter, Debtor shall pay to Movant the present regular monthly mortgage payment of \$1,437.00 (or as adjusted pursuant to the terms of the mortgage) on or before the first (1st) day of each month (with late charges being assessed after the 15th of the month).

4. Should Debtor provide sufficient proof of payments made, but not credited (front & back copies of cancelled checks and/or money orders), Movant shall adjust the account accordingly.

5. In the event the payments under Section 3 above are not tendered pursuant to the terms of this stipulation, Movant shall notify Debtor and Debtor's attorney of the default in writing and the Debtor may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor should fail to cure the default within fifteen (15) days, Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant immediate relief from the automatic stay and waiving the stay provided by Bankruptcy Rule 4001(a)(3).

6. If the case is converted to Chapter 7, Movant shall file a Certification of Default with the Court and the Court shall enter an order granting Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: March 22, 2018

By: /s/ Kevin G. McDonald, Esquire
Kevin G. McDonald, Esquire

Date: _____

/s/ Erik B. Jensen, Esquire
Erik B. Jensen, Esquire
Attorney for Debtor

Date: 3-17-18


William C. Miller
Chapter 13 Trustee

Approved by the Court this 28th day of March, 2018. However, the court retains discretion regarding entry of any further order.



Bankruptcy Judge
Ashely M. Chan